AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for providing juvenile insurance having a waiver of premium feature comprising:

electronically obtaining information useful for issuing a juvenile insurance policy for a potential payor and an insured via a computer;

electronically determining, via the computer, one of a premium and a death benefit for the potential payor, the premium or death benefit computed based at least in part on the potential payor's affiliation as a member within a group of individuals having at least one commonality between them and not directly dependent on and does not vary based on at least one of age, health, and gender of the potential payor, the determining based at least in part on a probability associated with an incidence of an event that triggers the waiver of premium feature occurring to an individual of the group of acceptable payors based on at least one eligibility requirement of the payor belonging to the group or the incidence of the event that triggers the waiver of premium feature occurring to a subset of the group of acceptable payors based on at least one eligibility requirement of the payor belonging to the group; and

offering, to the potential payor, a juvenile insurance policy having the waiver of premium feature and the determined premium or death benefit.

2. - 3. (Cancelled)

4. (Previously Presented) The method of claim 1, wherein the eligibility requirement comprises at least one of a maximum age and a generational qualification for payors.

5. (Previously Presented) The method of claim 1, wherein the waiver of premium feature is a standard feature of the juvenile insurance policy.

6. (Previously Presented) The method of claim 1, wherein the event that triggers the waiver of premium feature comprises death of the payor.

7. (Original)   The method of claim 6, wherein the probability associated with an incidence of an event that triggers the waiver of premium feature for an individual of the group of acceptable payors or the subset of the group of acceptable payors is determined based on mortality data for the group of acceptable payors or the subset of the group of acceptable payors, respectively.

8. (Cancelled)

9. (Cancelled)

10. (Previously Presented) The method of claim 1, wherein the probability of an incidence of the event that triggers the waiver of premium feature accounts for at least one limitation for exercising the waiver of premium feature selected from a group consisting of a 2-year waiting period, a generational qualification, and an age limit for the insured.

11. (Previously Presented) The method of claim 1, wherein the premium and death benefit are determined based at least in part on the probability of an incidence of an event that triggers the waiver of premium feature accounting for the blend of the

individuals of the group of acceptable payors with regard to at least one of age, gender,

and generational qualification.

12. (Original) The method of claim 1, wherein the premium and death benefit are

computed based at least in part on an anti-selection factor.

13. – 20. (Cancelled)